

## **AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) ~~An electronic~~ A computer implemented billing method associated with a plurality of billing entities, the method comprising:  
executing a single instance of a bill presentment and payment application[[:]] for:  
receiving in a computer ~~at least one~~ an electronic billing request from a customer without identifying any billing entities; ~~the request identifying at least a first billing entity and a second billing entity;~~ and  
providing, to the customer, bill summary information for each of the plurality of billing entities;  
receiving from the customer requests for detailed billing information for each of the plurality of billing entities; and  
~~in response to the request,~~ separately retrieving and presenting to the customer ~~stored~~ detailed billing data associated with each of the plurality of billing entities requested ~~first billing entity and the second billing entity whereby the stored billing data associated with each of the first billing entity and the second billing entity is retrieved and presented to the customer using the single instance of the bill presentment and payment application.~~

2. (Canceled)

3. (Currently Amended) The billing method of claim 1, wherein ~~the step of~~ retrieving and presenting ~~stored~~ detailed billing data includes ~~the steps of:~~

retrieving ~~stored~~ detailed billing data associated with each of the plurality of billing entities ~~first billing entity and the second billing entity;~~

retrieving a customized display template associated with each of the plurality of billing entities ~~first billing entity and the second billing entity;~~

populating the retrieved customized display templates with the retrieved detailed billing data associated with each of the plurality of billing entities ~~first billing entity and the second billing entity, respectively; and~~

displaying the detailed billing data to the customer via ~~separately~~ the populated templates.

4. (Currently Amended) The billing method of claim 3, wherein ~~[[the]]~~ each display template is a hypertext markup language (HTML) template.

5. (Currently Amended) The billing method of claim 3, wherein ~~the step of~~ retrieving ~~stored~~ detailed billing data includes:

identifying an implementation object associated with each of the plurality of billing entities ~~first billing entity and the second billing entity;~~

invoking the implementation object associated with each of the plurality of billing entities ~~first billing entity and the second billing entity~~ to generate an interface

~~associated with~~ for each of the plurality of billing entities ~~first billing entity and the second billing entity~~; and

retrieving, by the interfaces, ~~stored~~ detailed billing data associated with each of the plurality of billing entities ~~first billing entity and the second billing entity~~.

6.-20. (Canceled)

21. (New) The computer implemented billing method of claim 1, wherein detailed billing data are directly retrieved from the plurality of billing entities.

22. (New) The computer implemented billing method of claim 1, wherein detailed billing data are retrieved from a database maintained by a consolidator server.

23. (New) A method for use on a billing consolidator server to provide a customer a single access point to billing information associated with a plurality of billers, the method comprising:

receiving a billing request from the customer by a bill presentment and payment (BPP) module;

providing, to the customer, billing summary information associated with each of the plurality of billers;

receiving a second request from the customer for detailed billing data associated with at least one of the plurality of billers;

retrieving the detailed billing data associated with the at least one of the plurality of billers by the BPP module; and

presenting to the customer the detailed billing data associated with the at least one of the plurality of billers by the BPP module using templates predetermined by the plurality of billers.

24. (New) The method according to claim 23, wherein retrieving the detailed billing data further includes:

sending, by the BPP module, the second request to a client object;

invoking an object manager by the client object upon receiving the second request from the BPP module;

determining, by the object manager, a first implementation object among a plurality of implementation objects based on a mapping database, wherein each of the plurality of implementation objects correspond to respective ones of the plurality of billers;

generating, by the first implementation object, an interface associated with one of the plurality of billers; and

retrieving, by the interface, the detailed billing data from the one of the plurality of billers.

25. (New) The method according to claim 23, wherein presenting the detailed billing data further includes:

determining, by the BPP module, types of bills for presenting the detailed billing data;

retrieving display templates associated with the types of bills;

populating the retrieved display templates with the detailed billing data; and

displaying the detailed billing data to the customer via the populated templates.

26. (New) The method according to claim 25, wherein the display templates include a hypertext markup language (HTML) template for displaying the detailed billing data via a web-browser.